

In re:
Cynthia L. Caldwell
Debtor

Case No. 16-15341-elf
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Sep 17, 2021

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 14

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 19, 2021:

Recip ID	Recipient Name and Address
db	+ Cynthia L. Caldwell, 7362 Chelwynde Avenue, Philadelphia, PA 19153-2206
13832663	+ Deutsche Bank National Trust Company, c/o Ocwen Loan Servicing LLC, Attn: Bankruptcy Department, P.O. Box 24605, West Palm Beach, FL 33416-4605
13767498	Internal Revenue Service, Attn: Special Procedures, 6th and Arch Streets, Suite 5200, Philadelphia, PA 19106

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Sep 17 2021 23:55:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Sep 17 2021 23:55:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13855942	+ Email/Text: megan.harper@phila.gov	Sep 17 2021 23:55:00	CITY OF PHILADELPHIA, LAW DEPARTMENT TAX UNIT, BANKRUPTCY GROUP, MSB, 1401 JOHN F. KENNEDY BLVD., 5TH FLOOR, PHILADELPHIA, PA 19102-1640
13789275	EDI: CAPITALONE.COM	Sep 18 2021 03:58:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
13836572	EDI: Q3G.COM	Sep 18 2021 03:58:00	Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
13793850	EDI: CHASEAUTO	Sep 18 2021 03:58:00	JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. Box 29505 AZ1-1191, Phoenix, AZ 85038-9505
13817949	+ EDI: MID8.COM	Sep 18 2021 03:58:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
13839681	EDI: PRA.COM	Sep 18 2021 03:58:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
13798619	EDI: PENNDEPTREV	Sep 18 2021 03:58:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, Pa. 17128-0946
13798619	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 17 2021 23:55:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, Pa. 17128-0946
13803721	EDI: Q3G.COM	Sep 18 2021 03:58:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
13839146	EDI: WFFC.COM	Sep 18 2021 03:58:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des

District/off: 0313-2

User: admin

Page 2 of 3

Date Rcvd: Sep 17, 2021

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Moines, IA 50306-0438

TOTAL: 12

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
13908126	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court; Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 19, 2021

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 17, 2021 at the address(es) listed below:

Name	Email Address
ANDREW L. SPIVACK	on behalf of Creditor Deutsche Bank National Trust Company et. al. andrew.spivack@brockandscott.com, wbecf@brockandscott.com
ANDREW L. SPIVACK	on behalf of Creditor Deutsche Bank National Trust Company as Trustee for NovaStar Mortgage Funding Trust, Series 2007-1 andrew.spivack@brockandscott.com, wbecf@brockandscott.com
DAVID M. OFFEN	on behalf of Debtor Cynthia L. Caldwell dmo160west@gmail.com davidoffenecf@gmail.com;offendr83598@notify.bestcase.com
DENISE ELIZABETH CARLON	on behalf of Creditor JPMorgan Chase N.A. bkgroup@kmlawgroup.com
JASON BRETT SCHWARTZ	on behalf of Creditor Portfolio Recovery Associates LLC jschwartz@mesterschwartz.com
JEROME B. BLANK	on behalf of Creditor Deutsche Bank National Trust Company et. al. paeb@fedphe.com
MATTHEW K. FISSEL	on behalf of Creditor Deutsche Bank National Trust Company et. al. wbecf@brockandscott.com, matthew.fissel@brockandscott.com
MATTHEW K. FISSEL	on behalf of Creditor Deutsche Bank National Trust Company as Trustee for NovaStar Mortgage Funding Trust, Series 2007-1 wbecf@brockandscott.com, matthew.fissel@brockandscott.com
ROBERT PATRICK WENDT	on behalf of Creditor Deutsche Bank National Trust Company et. al. paeb@fedphe.com, LeopoldAssociatesPAX6428@projects.filevine.com
THOMAS I. PULEO	on behalf of Creditor JPMorgan Chase N.A. tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com

District/off: 0313-2

User: admin

Page 3 of 3

Date Rcvd: Sep 17, 2021

Form ID: 3180W

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United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

WILLIAM C. MILLER, Esq.

on behalf of Trustee WILLIAM C. MILLER Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

WILLIAM C. MILLER, Esq.

ecfemails@ph13trustee.com philaecf@gmail.com

TOTAL: 13

Information to identify the case:

Debtor 1	<u>Cynthia L. Caldwell</u>	Social Security number or ITIN	xxx-xx-7171
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number:	16-15341-elf		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Cynthia L. Caldwell

9/17/21

By the court: Eric L. Frank
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.